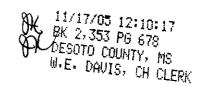
Recording Requested By: Mortgage Lenders Network USA, Inc.

When Recorded Return To:

Mortgage Lenders Network 10 Research Parkway Payoff Dept. Wallingford, CT



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DEED OF RELEASE

RFC #:3030028202 "Payne" ID:552/ De Soto, M8

Document Prepared By.
T O'Connell, Mig Lenders Network 10 Research Pkwy Wallingford CT 06492 2032846506
KNOW ALL MEN BY THESE PRESENTS that JP MORGAN CHASE BANK AS TRUSTEE,
F/K/A CHASE MANHATTAN BANK AS TRUSTEE RESIDENTIAL FUNDING CORP. ATTORNEY-IN-FACT holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust, without warranty, to the person or persons legally entitled thereto.

Original Trustor (Borrower): ERIC D PAYNE, JENNIFER ELISA FOSTER PAYNE Original Beneficiary (Lender): MORTGAGE LENDERS NETWORK USA, INC. Original Trustee: MITCHELL L. HEFFERNAN Date: 07/25/2003 and Recorded 08/07/2003 as Instrument No. Book/Reel/Liber 1790, in the Records of the County Recorder of DE SOTO County Page/Folio 0127,

Property Address: 6715 Camelot Drive, Horn Lake, MS, 39637

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

JP Morgan Chase Bank as Trustee, F/K/A Chase Manhattan Bank as Trustee Residential Funding Corp. Attorney-in-Fact
On November 02, 2005

SANDRA DAVERSA-JARISH, ASSISTANT VICE PRESIDENT

STATE OF Connecticut COUNTY OF Wallingford Town

ON November 02, 2005, before me, LISA M DOBBINS, a Notary Public in and for the County of Wallingford Town County, State of Connecticut, personally appeared Sandra Daversa-Jarish, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. O. 8/113 43

LISA'M DOBBINS Notary Expires: 01/31/2009 #137108

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(This area for notarial seal) T O'Connell Mtg. Lenders Network 10 ResearchPkwyWallingfordCT 06492 2032846506 KAG-20051102-0033 MSDE SO DE SOTO MS BAT: 9743/3030028202 KXMSDOR1